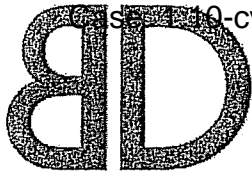


# EXHIBIT A



**BUDZIK & DYNIA, LLC**  
**Attorneys at Law**  
 4849 N. Milwaukee Avenue  
 Suite 801  
 Chicago, IL 60630

Redacted

BDL #	Original Creditor	Original Account #	Current Balance	Settlement Offer
92125	Wells Fargo	[REDACTED]	\$3,239.05	\$1,619.52

Telephone: (773) 902-1130 · Toll Free: (877) 867-9201 · Fax: (773) 482-6200  
 Web: www.budzikdynia.com

DANIEL NOWICKI  
 [REDACTED]  
 [REDACTED]

July 28, 2010

Dear Daniel Nowicki:

We have been retained to collect the Total Amount Due on your account.

If you want to resolve this matter, we are offering a **limited time opportunity** for you to resolve your Current Balance of **\$3,239.05** for only **\$1,619.52!!!** (Unless it has already been paid). If you cannot take advantage of this offer, please call us at 1-877-867-9201 to discuss further arrangements.

Federal law gives you thirty days after you review this letter to dispute the validity of the debt or any part of it. If you don't dispute it within that period, we will assume that it is valid. If you do dispute it by notifying us in writing to that effect, we will, as required by law, obtain and mail you proof of the debt. And if, within the same period, you request in writing the name and address of your original creditor, if the original creditor is different from the current creditor, we will furnish you with that information too.

The law does not require our client to wait until the end of the thirty day period before pursuing their contractual rights against you to collect this debt. If, however, you request proof of the debt or the name and address of the original creditor within the thirty-day period that begins with receipt of this letter, the law requires our firm to suspend our efforts to collect the debt until we mail the requested information to you.

At this time, no attorney with this firm has personally reviewed the particular circumstances of your account. However, if you fail to contact his office, our client may consider additional remedies to recover the Current Balance.

Our client may provide information to credit bureaus about an insolvency, delinquency, late payment, or default in your account to include in your credit report as allowed by law.

**This is an attempt to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector.**

\*\*\*detach below and return in the enclosed envelope with your payment\*\*\*

BDL #	Current Balance	Settlement Offer
92125	\$3,239.05	\$1,619.52

We accept the following Or call to make a payment (877) 867-9201		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Card Number		Expiration Date			
Cardholder Zip Code	Last 3 Digits on the BACK of Card →	Verification Code			
Cardholder's Signature					
Contact Number	Payment Amount \$				

4849 N. Milwaukee Avenue  
 Suite 801  
 Chicago, IL 60630

|||||  
 DANIEL NOWICKI  
 [REDACTED]  
 [REDACTED]



Make your check or money order payable to:  
 Budzik & Dynia, LLC  
 4849 N. Milwaukee Avenue  
 Suite 801  
 Chicago, IL 60630